



# THRIFT SAVINGS PLAN LOAN APPLICATION

## TSP-U-20

Use this form to apply for a loan from your uniformed services Thrift Savings Plan (TSP) account. Before completing this form, read the instructions on the back. Type or print your responses. Make a copy of this completed form for your records and mail the original form to:

**Thrift Savings Plan Service Office**  
**National Finance Center**  
**P.O. Box 61500**  
**New Orleans, LA 70161-1500**

### I. INFORMATION ABOUT YOU

1. Name \_\_\_\_\_  
Last First Middle
2. Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Month Day Year
3. Social Security No. \_\_\_\_ - \_\_\_\_ - \_\_\_\_
4. Address \_\_\_\_\_  
Street address or box number
5. City \_\_\_\_\_
6. \_\_\_\_\_  
State/Country
7. \_\_\_\_\_  
Zip Code
8. Daytime Phone (Area Code and Number) (\_\_\_\_\_) \_\_\_\_\_  
(Not Defense Switched Network (DSN))

### II. YOUR LOAN REQUEST

9. Amount of loan requested: (You must have at least \$1,000 of your own contributions and earnings in your uniformed services account to be eligible for a loan; you may not request less than \$1,000.)  
\$ \_\_\_\_\_
10. If the amount you requested is more than the amount available for a loan, do you wish to borrow the maximum available to you?  
☐ Yes ☐ No
11. Purpose of loan (check one only):  
☐ General Purpose Loan  
☐ Residential Loan  
(For the purchase or construction of a primary residence only. Documentation will be required.)
12. Amount of time to repay:  
\_\_\_\_ Year(s) and \_\_\_\_ Month(s)

### III. INFORMATION ABOUT YOUR SPOUSE

13. Are you married (even if separated from your spouse)? ☐ Yes ☐ No  
If yes, please give the name and address of your spouse.
14. Spouse's Name \_\_\_\_\_  
Last First Middle
15. Spouse's Address \_\_\_\_\_  
Street address or box number (If same as yours, write "SAME.")
16. City \_\_\_\_\_
17. \_\_\_\_\_  
State/Country
18. \_\_\_\_\_  
Zip Code
19. ☐ Check here if you do not know the whereabouts of your spouse, **or** you will not be able to obtain your spouse's signature on your Loan Agreement.
20. ☐ Check here if Form TSP-U-16, Exception to Spousal Requirements, is attached.

### IV. CERTIFICATION AND SIGNATURE

I certify, under penalty of perjury, that the above information is correct and true to the best of my knowledge. Warning: Any intentional false statement in this application or willful misrepresentation concerning it is a violation of the law and is punishable by a fine of as much as \$10,000 or imprisonment for as much as five years, or both.

21. Signature \_\_\_\_\_
22. Date \_\_\_\_\_

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## INSTRUCTIONS

Before completing this application, read the booklet *TSP Loan Program* to understand the features of the loan program and your responsibilities when you borrow from your uniformed services TSP account. The booklet is available from the TSP Web site at [www.tsp.gov](http://www.tsp.gov) or from your service.

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### I. INFORMATION ABOUT YOU

**1 – 8:** Provide the requested information. The address you provide on this form will be used **only** to send your loan agreement package to you. The **loan check** and all other correspondence regarding the loan will be sent to the address of record for your uniformed services TSP account. If the address on your last participant statement was incorrect and you have not asked your service to change it, notify your service **immediately** to ensure that the correct address is provided to the TSP Service Office.

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### II. YOUR LOAN REQUEST


**9: Amount of loan requested.** You may not borrow more than the amount that you contributed to your uniformed services TSP account and the earnings on that amount. You may not request less than \$1,000. To determine the maximum amount you can borrow, you may use the TSP Web site at [www.tsp.gov](http://www.tsp.gov), call the ThriftLine at (504) 255-8777, or use the Worksheet for Estimating Maximum Loan Amount in the *TSP Loan Program* booklet.

**10: Requested amount too large.** If the amount you requested is more than the amount available for a loan, you should indicate whether you want to apply for the amount that is available. If you do not, we will notify you that you are not eligible for the loan you requested. If you do, and your loan application is otherwise in order, we will send you a Loan Agreement for the available amount. If, at disbursement, the amount available for a loan is less than the amount shown on your Loan Agreement, but is at least \$1,000, you will receive a loan in the available amount.

**11 – 12: Purpose of loan and amount of time to repay.** There are two types of TSP loans: a General Purpose Loan and a Residential Loan. Choose only one type of loan. You can request a Residential Loan **only** for the purchase or construction of a primary residence. Check the appropriate box in Item 11 and fill in the corresponding amount of time to repay in Item 12.

- For a **General Purpose Loan**, the minimum time to repay is 1 year; the maximum time is 4 years. No documentation is required.
- For a **Residential Loan**, the minimum time to repay is 1 year and the maximum time is 15 years. Documentation of the amount will be required when you return your Loan Agreement. Do **not** send documentation for the loan amount with this form; it will be required from you later in the loan application process.

When completing this item, use years and months. You should have a number in each blank. For example, if you want a Residential Loan for 6 years, write it as 6 years and 0 months.

 **Important Note:** Your loan payment will be calculated based on a monthly payment schedule. If you are not paid on a regular basis and you will be unable to make your scheduled loan payments through payroll allotments, you should not take a TSP loan from your account. Missed loan payments may require you immediately to repay your loan in full. If you are unable to do so, you will be liable for the income tax on the taxable portion of your outstanding loan balance. You may also incur early withdrawal penalties if you are under age 59½. Read the *TSP Loan Program* booklet.

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### III. INFORMATION ABOUT YOUR SPOUSE

**13: Are you married (even if separated from your spouse)?** If you are married, even if separated from your spouse, check the "Yes" box and complete Items 14 through 18. For your loan to be processed, it is important that you supply the requested information about your spouse.

**14 – 20: Consent of spouse not possible.** Spouses of uniformed services participants must consent to the loan by signing the Loan Agreement. If your spouse's whereabouts are unknown, **or** exceptional circumstances make it inappropriate to obtain your spouse's signature, you may be able to obtain an exception by submitting Form TSP-U-16, Exception to Spousal Requirements.

If you check Item 19 and do not submit Form TSP-U-16 with this application, the TSP Service Office will send you the form to complete; however, this may delay the processing of your loan. You can obtain Form TSP-U-16 from the TSP Web site, [www.tsp.gov](http://www.tsp.gov), or your service, and attach it to this application.

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### IV. CERTIFICATION AND SIGNATURE

**21: Signature.** Please read this certification and sign your name.

**22: Date.** Enter the date you signed the form.

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**PRIVACY ACT NOTICE.** We are authorized to request this information under 5 U.S.C. chapter 84. Executive Order 9397 authorizes us to ask for your Social Security number, which will be used to identify your uniformed services TSP account. We will use the information you provide to process your loan. This information may be shared with other Federal agencies or the uniformed services for statistical, auditing, or archiving purposes. In addition, we may share the information with law

enforcement agencies investigating a violation of civil, criminal, or military law, or agencies implementing a statute, rule, or order. It may be shared with congressional offices, private sector audit firms, spouses, former spouses, and beneficiaries, and their attorneys. You are not required by law to provide this information, but if you do not provide it, we will not be able to process your loan from your uniformed services account.